

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Patrick Andrew Harrison
Debtor

Case No. 19-00730-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 43

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db
5172170 +Patrick Andrew Harrison, 8415 4th Ave, Apt. A12, Brooklyn, NY 11209-4632
5165128 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5178211 C.tech, P.O. Box 402, Mount Sinai, NY 11766-0402
+Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5165133 +Distressed Asset Portfolio, 10625 Techwood Circle, Cincinnati, OH 45242-2846
5165134 First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68102-1593
5165136 +Keith Jeffrey Golub, Esquire, Hayt, Hayt & Landau, LLC, 2 Industrial Way,
Eatontown, NJ 07724-2279
5165137 LTD Financial Services LP, 3200 Wilcrest, Suite 600, Houston, TX 77042-6000
5165138 +Lutheran Augustana Ext Care, 5434 2nd Ave, Brooklyn, NY 11220-2606
5165140 +M & T Bank Mortgages, P.O. Box 900, Millsboro, DE 19966-0900
5190070 +M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
5165144 +NYU Hospital Center/Lutheran Hospit, 550 1st Ave, New York, NY 10016-6402
5187338 +NYU LANGONE PHYSICIAN SERVICES, C.TECH COLLECTIONS, INC., 5505 NESCONSET HWY,
MT SINAI, NY 11766-2037
5165145 +NYU Langone Physician Services, PO Box 415662, Boston, MA 02241-5662
5165148 +RTR Financial Services, Inc, 2 Teleport Drive, Suite 302, Staten Island, NY 10311-1004
5165151 +Tsarouhis Law Group, 21 S. 9th St., Ste 200, Allentown, PA 18102-4861
5176644 +Unifund CCR, LLC, Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861
5165152 +United Collection Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: camanagement@mtb.com Mar 19 2020 19:12:41 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
cr +EDI: PRA.COM Mar 19 2020 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5165125 +EDI: AMEREXPR.COM Mar 19 2020 23:18:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
5165124 +EDI: AMEREXPR.COM Mar 19 2020 23:18:00 American Express, P.O. Box 297879,
Fort Lauderdale, FL 33329-7879
5165123 +EDI: AMEREXPR.COM Mar 19 2020 23:18:00 American Express, PO Box 360001,
Ft. Lauderdale, FL 33336-0001
5174305 EDI: BECKLEE.COM Mar 19 2020 23:18:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5165126 EDI: BANKAMER.COM Mar 19 2020 23:18:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019
5165127 +EDI: TSYS2.COM Mar 19 2020 23:18:00 Barclay's Bank Delaware, P.O.Box 8803,
Wilmington, DE 19899-8803
5173219 EDI: CAPITALONE.COM Mar 19 2020 23:18:00 Capital One Bank (USA), N.A.,
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5165129 EDI: CAPITALONE.COM Mar 19 2020 23:18:00 Capital One Bank USA NA, P.O.Box 30281,
Salt Lake City, UT 84130-0281
5165132 EDI: DISCOVER.COM Mar 19 2020 23:18:00 Discover Bank, P.O. Box 15316,
Wilmington, DE 19850
5167655 EDI: DISCOVER.COM Mar 19 2020 23:18:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
5165135 +EDI: FSAE.COM Mar 19 2020 23:18:00 First Source Advantage LLC, 205 Bryant Woods South,
Amherst, NY 14228-3609
5165130 EDI: JPMORGANCHASE Mar 19 2020 23:18:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850
5165139 E-mail/Text: camanagement@mtb.com Mar 19 2020 19:12:41 M & T Bank, PO Box 900,
Millsboro, DE 19966
5165141 E-mail/Text: camanagement@mtb.com Mar 19 2020 19:12:41 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240-1288
5178528 +EDI: MID8.COM Mar 19 2020 23:18:00 MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
5165142 +EDI: MID8.COM Mar 19 2020 23:18:00 Midland Funding, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
5165143 +E-mail/Text: MKnitter@monroecountypa.gov Mar 19 2020 19:12:45 Monroe County Tax Claim,
1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2195
5189474 +E-mail/Text: MKnitter@monroecountypa.gov Mar 19 2020 19:12:45
Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
5165146 EDI: PRA.COM Mar 19 2020 23:18:00 Portfolio RC, 120 Corporate Blvd Suite 1,
Norfolk, VA 23502
5165147 EDI: PRA.COM Mar 19 2020 23:18:00 Portfolio Recovery Associates, Po Box 12914,
Norfolk, VA 23541
5165149 +EDI: RMSC.COM Mar 19 2020 23:18:00 SYNCB, PO BOX 965015, Orlando, FL 32896-5015
5165337 +EDI: RMSC.COM Mar 19 2020 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5165150 +E-mail/Text: bankruptcydepartment@tsico.com Mar 19 2020 19:12:50 Transworld Systems INC,
PO Box 15273, Wilmington, DE 19850-5273

TOTAL: 25

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5178212* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

5178213* +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

5165131* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card, PO Box 15298, Wilmington, DE 19850)

5189332* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
 James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
 Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
 Timothy B. Fisher, II on behalf of Debtor 1 Patrick Andrew Harrison donna.kau@pocono-lawyers.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Patrick Andrew Harrison

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1939

EIN -- --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court Middle District of Pennsylvania

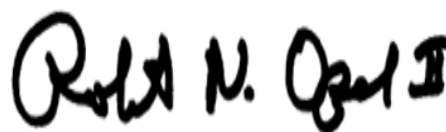
Case number: 5:19-bk-00730-RNO

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick Andrew Harrison

**By the
court:**3/19/20Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.